UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Larry Veron Hogg
            Debtor(s)
 	
M&T Bank
            Movant
 	
    vs.
 	
Larry Veron Hogg
            Respondent(s)
	BK NO. 20-01725 HWV
	
	Chapter 13
	
	Hearing Date:

OBJECTION OF M&T BANK
TO DEBTOR'S MOTION TO MODIFY CONFIRMED PLAN

        M&T Bank (hereinafter Secured Creditor), objects to confirmation of Debtor's Chapter 13 plan and asserts in support of its Objection as follows:

        1.   On February 25, 2022, Secured Creditor filed a Motion for Relief from the Automatic Stay as to the Property located at 5611 Mount Pisgah Road, York, PA 17406.

        2.   On March 16, 2022, Debtor filed opposition to Secured Creditor's Motion.

        3.   Secured Creditor and Debtor resolved the dispute through a Stipulation filed on March 24, 2022 and approved by this Court on March 28, 2022.

        4.   Per the agreed upon terms of the Stipulation, Debtor was to sell the Property within six (6) months of March 28, 2022, including a complete payoff to M&T Bank.

        5.   Debtor has now filed the underlying Motion to Modify Confirmed Plan on August 1, 2022.

        6.   The proposed modified terms of the Plan contradict the agreed upon and Court approved Stipulation, without consent by Secured Creditor.

        7.   Rather than sell the Property, Debtor now proposes to resolve any and all arrears through a loan modification.

        8.   Any possible loan modification is speculative.

        9.   To-date, Debtor has not been approved for a modification.

        10.   Secured Creditor objects to this treatment as it ignores the prior Stipulation, which was done with the agreement of both parties and the Trustee.

11.   Further, Debtor's plan does not provide for the event that a modification does not occur.

WHEREFORE, the Secured Creditor, M&T Bank, prays that the Court deny modification of the Debtor's Plan.

Respectfully submitted,

Date: August 23, 2022

By: /s/Rebecca A. Solarz, Esq.
    Rebecca A. Solarz, Esquire
    KML Law Group, P.C.
    The Lits Building
    701 Market Street, Suite 5000
    Philadelphia, PA 19106
    215-627-1322
    Attorney for Movant/Applicant